

ABSTRACT

Digital transformation caused by technological disruption that occurs in insurance industry encourages insurance players innovate in providing services to customers. Insurance companies that successfully carry out a fast and success digital transformation will benefit the most, while insurance companies that have not been able to follow will be left far behind. Digital transformation in the insurance sector and pandemic conditions force insurance companies to adopt technology in policy services and claim services. The decrease in premium income and the increase in the number of claims will decrease the profits of insurance companies so that one of the strategies taken by insurance companies during this pandemic is to encourage the use of online claim service technology to minimize costs in the claims management process.

In this study, the authors took the subject of customer interest in online claim service technology in four-wheel vehicle insurance and the level of adaptation or customer acceptance of claim service technology offered by insurance companies. The author uses the TAM (Technology Acceptance Model) model to develop and conduct tests for variables perceived of use and perceived usefulness that affect customer interest in using online claim service applications (Davis, 1989). In addition, the author also develops and conducts tests for the variable of customer trust perception of the company's competence to determine whether the company's competence can influence customer attitudes and interests in using claims service applications.

Keywords : *Perceived Usefulness, Perceived Ease of Use, Trust , Claim Online Application, Auto Insurance.*